

WHAT IS CLAIMED IS:

1. A method of transaction comprised of a pre-designated monetary value attached to a
5 tangible or intangible medium that can be identified through recognized means
unrelated to persons' personal information, including name, social security number or
birth date.
2. The method set forth in claim 2 wherein the said tangible or intangible medium or its
pre-designated monetary value will be exchanged for a fee.
- 10 3. The method set forth in claim 2 wherein the said tangible or intangible medium or its
pre-designated monetary value will be used online or offline.
4. The method set forth in claim 2 wherein the said tangible or intangible medium or its
pre-designated monetary value will be used as a commodity.
- 15 5. The method set forth in claim 2 wherein the said tangible or intangible medium or its
pre-designated monetary value will be exchanged to obtain goods or services.
6. The method set forth in claim 2 wherein the said tangible or intangible medium or its
pre-designated monetary value will be cashed.
7. The method set forth in claim 2 wherein the said tangible or intangible medium
20 carrying a pre-designated monetary value will be issued by a credit card company,
financial institution or a bank.
8. A tangible or an intangible medium having a pre-designated monetary value attached
to it that can be can be identified through recognized means unrelated to persons'
personal information, including name, social security number or birth date.

9. The medium set forth in claim 8 wherein the said tangible or intangible medium or its pre-designated monetary value will be exchanged for a fee.
10. The medium set forth in claim 8 wherein the said tangible or intangible medium or its pre-designated monetary value will be used online or offline.
- 5 11. The medium set forth in claim 8 wherein the said tangible or intangible medium or its pre-designated monetary value will be used as a commodity.
12. The medium set forth in claim 8 wherein the said tangible or intangible medium or its pre-designated monetary value will be exchanged to obtain goods or services.
- 10 13. The medium set forth in claim 8 wherein the said tangible or intangible medium or its pre-designated monetary value will be cashed.
14. The medium set forth in claim 8 wherein the said tangible or intangible medium or its pre-designated monetary value will be issued by a credit card company, financial institution or a bank.
- 15 15. A tangible or an intangible medium having a pre-designated monetary value attached to it and a designated secret number or indicia recognized by the issuing credit card company, financial institution or bank identified through recognized means that can be related or unrelated to persons' personal information, including name, social security number or birth date.
- 20 16. The medium set forth in claim 15 wherein the said tangible or intangible medium or its pre-designated monetary value will be exchanged for a fee.
17. The medium set forth in claim 15 wherein the said tangible or intangible medium or its pre-designated monetary value will be used online or offline.
18. The medium set forth in claim 15 wherein the said tangible or intangible medium or its pre-designated monetary value will be used as a commodity.